

Information to identify the case:

Debtor 1	George M. Graham	Social Security number or ITIN	xxx-xx-7032
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	21-22477-GLT		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

George M. Graham
aka Mike Graham, aka George Graham Jr.

2/16/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
George M. Graham
Debtor

Case No. 21-22477-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 16, 2022

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2022:

Recip ID	Recipient Name and Address
db	+ George M. Graham, 211 Maplewood Road, West Sunbury, PA 16061-1509
15431670	+ Aspire, PO Box 650832, Dallas, TX 75265-0832
15431671	Avant, LLC, PO Box 1429, Carol Stream, IL 60132-1429
15431673	Best Buy Credit Services, PO Box 70601, Philadelphia, PA 19176-0601
15431676	+ Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
15431675	Butler Memorial Hospital, PO Box 37171, Baltimore, MD 21297-3171
15431679	Citi Cards, PO Box 70272, Philadelphia, PA 19176-0272
15431686	+ Discover Card, PO Box 70176, Philadelphia, PA 19176-0176
15431687	First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557
15431694	Genesis FS Card Services, PO Box 5470, Carol Stream, IL 60197-5470
15431695	Home Depot, PO Box 650721, Dallas, TX 75265-0721
15431701	Mission Lane LLC, PO Box 23075, Columbus, GA 31902-3075
15431704	PHFA-HEMAP, PO Box 155530, Harrisburg, PA 17105
15431706	+ Radius Global Solutions LLC, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
15431707	+ Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
15431708	Sunoco, Inc., PO Box 70608, Philadelphia, PA 19176-0608
15431715	Tractor Supply Credit Plan, PO Box 70602, Philadelphia, PA 19176-0602
15431717	+ USX Federal Credit Union, PO Box 1728, Cranberry Twp, PA 16066-0728
15431716	+ USX Federal Credit Union, 1293 Freedom Road, Cranberry Twp, PA 16066-4955

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Feb 17 2022 04:33:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Feb 17 2022 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 16 2022 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 17 2022 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 16 2022 23:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 17 2022 04:33:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Feb 17 2022 04:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: admin

Page 2 of 4

Date Rcvd: Feb 16, 2022

Form ID: 318

Total Noticed: 57

15431669	Email/PDF: bncnotices@becket-lee.com	Feb 16 2022 23:41:41	American Express, PO Box 1270, Newark, NJ 07101-1270
15431672	EDI: TSYS2	Feb 17 2022 04:33:00	Barclays, PO Box 13337, Philadelphia, PA 19101-3337
15431674	+ EDI: CITICORP.COM	Feb 17 2022 04:33:00	Best Buy/CBNA, 5800 South Corporate Place, Mail Code 234, Sioux Falls, SD 57108-5027
15431677	EDI: CAPITALONE.COM	Feb 17 2022 04:33:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15431678	EDI: CAPITALONE.COM	Feb 17 2022 04:33:00	Capital One, PO Box 71087, Charlotte, NC 28272-1087
15431680	EDI: CRFRSTNA.COM	Feb 17 2022 04:33:00	Credit First N.A., PO Box 81344, Cleveland, OH 44188-0344
15431682	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 16 2022 23:29:00	Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
15431681	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 16 2022 23:29:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15431683	Email/PDF: creditonebknottifications@resurgent.com	Feb 16 2022 23:41:42	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
15431684	Email/PDF: DellBKNotifications@resurgent.com	Feb 16 2022 23:41:48	Dell Financial Services, PO Box 6403, Carol Stream, IL 60197
15431685	+ Email/PDF: DellBKNotifications@resurgent.com	Feb 16 2022 23:41:47	Dell Financial Services, PO Box 81607, Austin, TX 78708-1607
15431690	Email/Text: BNSFN@capitalsvcs.com	Feb 16 2022 23:29:00	First National Credit Card, 500 E 60th St N, Sioux Falls, SD 57104
15431688	Email/Text: BNSFN@capitalsvcs.com	Feb 16 2022 23:29:00	First National Credit Card, PO Box 2496, Omaha, NE 68103-2496
15431689	Email/Text: BNSFN@capitalsvcs.com	Feb 16 2022 23:29:00	First National Credit Card, PO Box 5097, Sioux Falls, SD 57117-5097
15431692	Email/Text: BNSFS@capitalsvcs.com	Feb 16 2022 23:29:00	First Savings Credit Card, PO Box 2509, Omaha, NE 68103-2509
15431691	+ EDI: AMINFOFP.COM	Feb 17 2022 04:33:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
15431693	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 16 2022 23:29:00	Fortiva/TBOM, 5 Concourse Parkway, Suite 400, Atlanta, GA 30328-9114
15431696	+ EDI: RMSC.COM	Feb 17 2022 04:33:00	JCPenney Credit Card/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
15431697	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 16 2022 23:29:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
15431698	+ EDI: LENDNGCLUB	Feb 17 2022 04:28:00	Lending Club, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15431699	EDI: RMSC.COM	Feb 17 2022 04:33:00	Lowe's/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
15431700	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 16 2022 23:41:41	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
15431702	EDI: RMSC.COM	Feb 17 2022 04:33:00	PayPal Credit Svcs/Synchb, PO Box 960080, Orlando, FL 32896-0080
15431703	EDI: RMSC.COM	Feb 17 2022 04:33:00	Paypal Credit/Synchb, PO Box 960006, Orlando, FL 32896-0006
15431705	+ EDI: PINNACLE.COM	Feb 17 2022 04:33:00	Radius Global Solutions LLC, PO Box 390905, Minneapolis, MN 55439-0905

District/off: 0315-2

User: admin

Page 3 of 4

Date Rcvd: Feb 16, 2022

Form ID: 318

Total Noticed: 57

15431709	+ EDI: RMSC.COM	Feb 17 2022 04:33:00	Synch/JC Penneys, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15431710	+ EDI: RMSC.COM	Feb 17 2022 04:33:00	Synchrony Bank, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
15432050	+ EDI: RMSC.COM	Feb 17 2022 04:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15431711	EDI: RMSC.COM	Feb 17 2022 04:33:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
15431713	+ EDI: PHINGENESIS	Feb 17 2022 04:33:00	TBOM H Card, 15220 NW Greenbrier PKWY, Suite 200, Beaverton, OR 97006-5762
15431714	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 16 2022 23:29:00	THD Fortiva/TBOM, 5 Concourse Parkway, Suite 400, Atlanta, GA 30328-9114
15431712	EDI: WTRRN BANK.COM	Feb 17 2022 04:33:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
15431718	+ Email/Text: ebankruptcy@woodforest.com	Feb 16 2022 23:29:00	Woodforest National Bank, PO Box 7889, The Woodlands, TX 77387-7889
TOTAL: 40			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BRAVO Residential Funding Trust 2021-B
15436780	*+	Lending Club, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15438232	*+	Woodforest National Bank, P.O. Box 7889, The Woodlands, TX 77387-7889

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BRAVO Residential Funding Trust 2021-B bnicholas@kmlawgroup.com
Dennis M. Sloan	on behalf of Debtor George M. Graham sloanassoc@zoominternet.net dsloan@sloanassoc.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

District/off: 0315-2

User: admin

Page 4 of 4

Date Rcvd: Feb 16, 2022

Form ID: 318

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4